

W. Rate Sheet Dated: 8/24/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	100.938	100.938	100.938	2.500	100.515	100.515	100.515	2.250	99.449	99.449	99.449	3.125	96.746	96.746	96.746
2.625	100.943	100.943	100.943	2.625	100.519	100.519	100.519	2.500	99.458	99.458	99.458	3.250	98.248	98.248	98.248
2.750	102.067	102.067	102.067	2.750	101.146	101.146	101.146	2.625	99.462	99.462	99.462	3.375	98.250	98.250	98.250
2.875	102.072	102.072	102.072	2.875	101.150	101.150	101.150	2.750	100.101	100.101	100.101	3.500	98.245	98.245	98.245
3.000	102.077	102.077	102.077	3.000	101.153	101.153	101.153	2.875	100.105	100.105	100.105	3.625	98.246	98.246	98.246
3.125	102.082	102.082	102.082	3.125	101.157	101.157	101.157	3.000	100.108	100.108	100.108	Margin = 2.250		Index = 0.140	
3.250	102.223	102.223	102.223	3.250	101.052	101.052	101.052	3.125	100.112	100.112	100.112	30 Year OTC			
3.375	102.227	102.227	102.227	3.375	101.055	101.055	101.055	3.250	101.897	101.897	101.897	Rate	30 Day	45 Day	60 Day
3.500	102.231	102.231	102.231	3.500	101.058	101.058	101.058	3.375	101.901	101.901	101.901	4.000	101.230	101.230	101.230
3.625	102.235	102.235	102.235	3.625	101.078	101.078	101.078	3.500	101.904	101.904	101.904	4.125	101.251	101.251	101.251
3.750	102.697	102.697	102.697	3.750	102.193	102.193	102.193	3.625	101.932	101.932	101.932	4.375	102.624	102.624	102.624
3.875	102.601	102.601	102.601	3.875	102.231	102.231	102.231	3.750	102.610	102.610	102.610	4.500	102.626	102.626	102.626
4.000	102.605	102.605	102.605	4.000	102.234	102.234	102.234	3.875	102.658	102.658	102.658	4.625	102.616	102.616	102.616
4.125	102.626	102.626	102.626	4.125	102.223	102.223	102.223	4.000	102.660	102.660	102.660	4.875	103.313	103.313	103.313
4.250	104.058	104.058	104.058	4.250	103.559	103.559	103.559	4.125	102.649	102.649	102.649	5.000	103.316	103.316	103.316
4.375	103.999	103.999	103.999	4.375	103.561	103.561	103.561	4.250	103.298	103.298	103.298	5.125	103.305	103.305	103.305
4.500	104.001	104.001	104.001	4.500	103.564	103.564	103.564	4.375	103.300	103.300	103.300	5.500	104.802	104.802	104.802
4.625	103.991	103.991	103.991	4.625	103.553	103.553	103.553	4.500	103.302	103.302	103.302	5.625	104.791	104.791	104.791
6.250	106.000	106.000	106.000	6.250	105.706	105.706	105.706	4.625	103.291	103.291	103.291	6.250	103.500	103.500	103.500

FHA Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	102.031	102.031	102.031	2.500	101.931	101.931	101.931	2.250	101.035	101.035	101.035
2.625	102.031	102.031	102.031	2.625	101.931	101.931	101.931	2.375	101.040	101.040	101.040
2.750	103.422	103.422	103.422	2.750	103.322	103.322	103.322	2.500	101.039	101.039	101.039
2.875	103.427	103.427	103.427	2.875	103.326	103.326	103.326	2.625	101.039	101.039	101.039
3.000	103.427	103.427	103.427	3.000	103.326	103.326	103.326	2.750	101.674	101.674	101.674
3.125	103.426	103.426	103.426	3.125	103.326	103.326	103.326	2.875	101.691	101.691	101.691
3.250	103.313	103.313	103.313	3.250	103.216	103.216	103.216	3.000	101.691	101.691	101.691
3.375	103.332	103.332	103.332	3.375	103.232	103.232	103.232	3.125	101.691	101.691	101.691
3.500	103.332	103.332	103.332	3.500	103.232	103.232	103.232	3.250	103.473	103.473	103.473
3.625	103.332	103.332	103.332	3.625	103.248	103.248	103.248	3.375	103.488	103.488	103.488
3.750	103.690	103.690	103.690	3.750	103.593	103.593	103.593	3.500	103.488	103.488	103.488
3.875	103.707	103.707	103.707	3.875	103.642	103.642	103.642	3.625	103.513	103.513	103.513
4.000	103.707	103.707	103.707	4.000	103.606	103.606	103.606	3.750	104.162	104.162	104.162

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	N/A
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.480	98.480	98.480	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.501	98.501	98.501				
3.875	100.455	100.455	100.455	6.250	103.750	103.750	103.750	4.125	98.501	98.501	98.501				
4.000	100.452	100.452	100.452					4.375	99.874	99.874	99.874				
4.125	100.431	100.431	100.431					4.500	99.876	99.876	99.876				
4.250	101.785	101.785	101.785					4.625	99.866	99.866	99.866				
4.375	101.745	101.745	101.745					4.875	100.563	100.563	100.563				
4.500	101.742	101.742	101.742					5.000	100.566	100.566	100.566				
4.625	101.753	101.753	101.753					5.125	100.555	100.555	100.555				
4.750	102.465	102.465	102.465					5.000	102.052	102.052	102.052	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	102.041	102.041	102.041	Rate	30 Day	45 Day	60 Day
								6.250	100.750	100.750	100.750	6.250	102.750	102.750	102.750

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/23/2020

45 Day Lock Exp.:

10/8/2020

60 Day Lock Exp.:

10/23/2020

W. Rate Sheet Dated: 8/24/2020

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.288	97.288	97.288	2.500	97.295	97.295	97.295	2.375	96.234	96.234	96.234	3.125	96.231	96.231	96.231
2.625	97.293	97.293	97.293	2.625	97.299	97.299	97.299	2.500	96.238	96.238	96.238	3.250	97.920	97.920	97.920
2.750	100.542	100.542	100.542	2.750	100.051	100.051	100.051	2.625	96.242	96.242	96.242	3.375	97.922	97.922	97.922
2.875	100.547	100.547	100.547	2.875	100.055	100.055	100.055	2.750	99.006	99.006	99.006	3.500	97.917	97.917	97.917
3.000	100.552	100.552	100.552	3.000	100.058	100.058	100.058	2.875	99.010	99.010	99.010	3.625	97.919	97.919	97.919
3.125	100.557	100.557	100.557	3.125	100.062	100.062	100.062	3.000	99.013	99.013	99.013	Margin = 2.250		Index = 0.140	
3.250	100.885	100.885	100.885	3.250	100.144	100.144	100.144	3.125	99.017	99.017	99.017	30 Year OTC			
3.375	100.889	100.889	100.889	3.375	100.147	100.147	100.147	3.250	100.990	100.990	100.990	Rate	30 Day	45 Day	60 Day
3.500	100.893	100.893	100.893	3.500	100.151	100.151	100.151	3.375	100.993	100.993	100.993	4.000	100.267	100.267	100.267
3.625	100.897	100.897	100.897	3.625	100.170	100.170	100.170	3.500	100.996	100.996	100.996	4.125	100.288	100.288	100.288
3.750	101.735	101.735	101.735	3.750	101.660	101.660	101.660	3.625	101.025	101.025	101.025	4.375	100.786	100.786	100.786
3.875	101.638	101.638	101.638	3.875	101.699	101.699	101.699	3.750	102.078	102.078	102.078	4.500	100.789	100.789	100.789
4.000	101.642	101.642	101.642	4.000	101.701	101.701	101.701	3.875	102.125	102.125	102.125	4.625	100.779	100.779	100.779
4.125	101.663	101.663	101.663	4.125	101.691	101.691	101.691	4.000	102.127	102.127	102.127	4.875	100.600	100.600	100.600
4.250	102.221	102.221	102.221	4.250	102.151	102.151	102.151	4.125	102.117	102.117	102.117	5.000	100.603	100.603	100.603
4.375	102.161	102.161	102.161	4.375	102.154	102.154	102.154	4.250	101.890	101.890	101.890	5.125	100.593	100.593	100.593
4.500	102.164	102.164	102.164	4.500	102.156	102.156	102.156	4.375	101.892	101.892	101.892	5.500	100.902	100.902	100.902
4.625	102.154	102.154	102.154	4.625	102.145	102.145	102.145	4.500	101.895	101.895	101.895	5.625	100.891	100.891	100.891
6.250	102.802	102.802	102.802	6.250	102.486	102.486	102.486	4.625	101.884	101.884	101.884	6.250	101.118	101.118	101.118

FHA High Balance Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	98.031	98.031	98.031	2.500	97.931	97.931	97.931	2.250	98.535	98.535	98.535
2.625	98.031	98.031	98.031	2.625	97.931	97.931	97.931	2.375	98.540	98.540	98.540
2.750	101.547	101.547	101.547	2.750	101.447	101.447	101.447	2.500	98.539	98.539	98.539
2.875	101.552	101.552	101.552	2.875	101.451	101.451	101.451	2.625	98.539	98.539	98.539
3.000	101.552	101.552	101.552	3.000	101.451	101.451	101.451	2.750	98.893	98.893	98.893
3.125	101.551	101.551	101.551	3.125	101.451	101.451	101.451	2.875	98.910	98.910	98.910
3.250	101.626	101.626	101.626	3.250	101.529	101.529	101.529	3.000	98.910	98.910	98.910
3.375	101.645	101.645	101.645	3.375	101.544	101.544	101.544	3.125	98.910	98.910	98.910
3.500	101.645	101.645	101.645	3.500	101.544	101.544	101.544	3.250	100.348	100.348	100.348
3.625	101.645	101.645	101.645	3.625	101.560	101.560	101.560	3.375	100.363	100.363	100.363
3.750	102.378	102.378	102.378	3.750	102.281	102.281	102.281	3.500	100.363	100.363	100.363
3.875	102.394	102.394	102.394	3.875	102.329	102.329	102.329	3.625	100.388	100.388	100.388
4.000	102.394	102.394	102.394	4.000	102.293	102.293	102.293	3.750	101.037	101.037	101.037

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	N/A
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	97.517	97.517	97.517	4.750	N/A	N/A	N/A
3.875	99.143	99.143	99.143	6.250	99.750	99.500	99.250	4.125	97.538	97.538	97.538				
4.000	99.139	99.139	99.139					4.375	98.036	98.036	98.036				
4.125	99.118	99.118	99.118					4.500	98.039	98.039	98.039				
4.250	99.598	99.598	99.598					4.625	98.029	98.029	98.029				
4.375	99.557	99.557	99.557					4.875	97.850	97.850	97.850				
4.500	99.555	99.555	99.555					5.000	97.853	97.853	97.853				
4.625	99.565	99.565	99.565					5.125	97.843	97.843	97.843				
4.750	99.402	99.402	99.402					5.500	98.152	98.152	98.152				
Borrower Paid Comp Only				Lender Paid Only				5.625	98.141	98.141	98.141	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	98.368	98.368	98.368	Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

9/23/2020

10/8/2020

10/23/2020

W. Rate Sheet Dated: 8/24/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.375	N/A	N/A	N/A	
1.500	N/A	N/A	N/A	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	

Applicable for all mortgages with greater than 15 year terms

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

Product Features

Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00

*UW Fee with option to buy out = \$895 / \$495 for streamline

†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwroolesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/23/2020
45 Day Lock Exp.: 10/8/2020
60 Day Lock Exp.: 10/23/2020

W. Rate Sheet Dated: 8/24/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.407	100.407	100.407	3.375	101.808	101.808	101.808	3.375	101.808	101.808	101.808	2.750	99.603	99.603	99.603	3.375	99.954	99.954	99.954
2.875	101.012	101.012	101.012	3.500	102.135	102.135	102.135	3.500	102.135	102.135	102.135	2.875	100.208	100.208	100.208	3.500	100.281	100.281	100.281
2.990	101.386	101.386	101.386	3.625	102.357	102.357	102.357	3.625	102.357	102.357	102.357	2.990	100.582	100.582	100.582	3.625	100.503	100.503	100.503
3.000	101.486	101.486	101.486	3.750	101.446	101.446	101.446	3.750	101.446	101.446	101.446	3.000	100.682	100.682	100.682	3.750	99.377	99.377	99.377
3.125	101.729	101.729	101.729	3.875	101.805	101.805	101.805	3.875	101.805	101.805	101.805	3.125	100.925	100.925	100.925	3.875	99.736	99.736	99.736
3.250	102.225	102.225	102.225	3.990	101.978	101.978	101.978	3.990	101.978	101.978	101.978	3.250	100.371	100.371	100.371	3.990	99.909	99.909	99.909
3.375	102.683	102.683	102.683	4.000	102.078	102.078	102.078	4.000	102.078	102.078	102.078	3.375	100.829	100.829	100.829	4.000	100.009	100.009	100.009
3.500	103.010	103.010	103.010	4.125	102.241	102.241	102.241	4.125	102.241	102.241	102.241	3.500	100.156	100.156	100.156	4.125	100.172	100.172	100.172
3.625	103.232	103.232	103.232	4.250	102.197	102.197	102.197	4.250	102.197	102.197	102.197	3.625	101.378	101.378	101.378	4.250	98.911	98.911	98.911
3.750	102.321	102.321	102.321	4.375	102.485	102.485	102.485	4.375	102.485	102.485	102.485	3.750	100.252	100.252	100.252	4.375	99.199	99.199	99.199
3.875	102.680	102.680	102.680	4.500	102.499	102.499	102.499	4.500	102.499	102.499	102.499	3.875	100.611	100.611	100.611	4.500	99.213	99.213	99.213
3.990	102.853	102.853	102.853	4.625	102.620	102.620	102.620	4.625	102.620	102.620	102.620	3.990	100.784	100.784	100.784	4.625	99.334	99.334	99.334
4.000	102.953	102.953	102.953	4.750	102.852	102.852	102.852	4.750	102.852	102.852	102.852	4.000	100.884	100.884	100.884	4.750	99.066	99.066	99.066
4.125	103.116	103.116	103.116	4.875	103.137	103.137	103.137	4.875	103.137	103.137	103.137	4.125	101.047	101.047	101.047	4.875	99.351	99.351	99.351
4.250	103.072	103.072	103.072	4.990	103.309	103.309	103.309	4.990	103.309	103.309	103.309	4.250	99.786	99.786	99.786	4.990	99.523	99.523	99.523
4.375	103.360	103.360	103.360	5.000	103.409	103.409	103.409	5.000	103.409	103.409	103.409	4.375	100.074	100.074	100.074	5.000	99.623	99.623	99.623
4.500	103.624	103.624	103.624	5.125	103.713	103.713	103.713	5.125	103.713	103.713	103.713	4.500	100.338	100.338	100.338	5.125	99.777	99.777	99.777
4.625	103.745	103.745	103.745	5.250	103.664	103.664	103.664	5.250	103.664	103.664	103.664	4.625	100.459	100.459	100.459	5.250	99.578	99.578	99.578
4.750	103.977	103.977	103.977	5.375	104.914	104.914	104.914	5.375	104.914	104.914	104.914	4.750	100.191	100.191	100.191	5.375	100.678	100.678	100.678
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	99.954	99.954	99.954	2.750	100.506	100.506	100.506	3.375	102.278	102.278	102.278	3.375	102.278	102.278	102.278	2.750	101.494	101.494	101.494
3.500	100.281	100.281	100.281	2.875	101.067	101.067	101.067	3.500	102.612	102.612	102.612	3.500	102.612	102.612	102.612	2.875	101.808	101.808	101.808
3.625	100.503	100.503	100.503	2.990	101.424	101.424	101.424	3.625	102.882	102.882	102.882	3.625	102.882	102.882	102.882	2.990	101.940	101.940	101.940
3.750	99.377	99.377	99.377	3.000	101.524	101.524	101.524	3.750	101.842	101.842	101.842	3.750	101.842	101.842	101.842	3.000	102.040	102.040	102.040
3.875	99.736	99.736	99.736	3.125	101.834	101.834	101.834	3.875	102.215	102.215	102.215	3.875	102.215	102.215	102.215	3.125	101.989	101.989	101.989
3.990	99.909	99.909	99.909	3.250	102.353	102.353	102.353	3.990	102.437	102.437	102.437	3.990	102.437	102.437	102.437	3.250	102.196	102.196	102.196
4.000	100.009	100.009	100.009	3.375	102.778	102.778	102.778	4.000	102.537	102.537	102.537	4.000	102.537	102.537	102.537	3.375	102.493	102.493	102.493
4.125	100.172	100.172	100.172	3.500	103.112	103.112	103.112	4.125	102.717	102.717	102.717	4.125	102.717	102.717	102.717	3.500	102.667	102.667	102.667
4.250	98.911	98.911	98.911	3.625	103.382	103.382	103.382	4.250	103.072	103.072	103.072	4.250	103.072	103.072	103.072	3.625	102.396	102.396	102.396
4.375	99.199	99.199	99.199	3.750	102.342	102.342	102.342	4.375	103.268	103.268	103.268	4.375	103.268	103.268	103.268	3.750	102.694	102.694	102.694
4.500	99.213	99.213	99.213	3.875	102.715	102.715	102.715	4.500	102.686	102.686	102.686	4.500	102.686	102.686	102.686	3.875	102.832	102.832	102.832
4.625	99.334	99.334	99.334	3.990	102.937	102.937	102.937	4.625	102.814	102.814	102.814	4.625	102.814	102.814	102.814	3.990	103.041	103.041	103.041
4.750	99.066	99.066	99.066	4.000	103.037	103.037	103.037	4.750	103.465	103.465	103.465	4.750	103.465	103.465	103.465	4.000	103.141	103.141	103.141
4.875	99.351	99.351	99.351	4.125	103.217	103.217	103.217	4.875	103.718	103.718	103.718	4.875	103.718	103.718	103.718	4.125	102.945	102.945	102.945
4.990	99.523	99.523	99.523	4.250	103.572	103.572	103.572	4.990	104.043	104.043	104.043	4.990	104.043	104.043	104.043	4.250	103.144	103.144	103.144
5.000	99.623	99.623	99.623	4.375	103.768	103.768	103.768	5.000	104.143	104.143	104.143	5.000	104.143	104.143	104.143	4.375	103.362	103.362	103.362
5.125	99.777	99.777	99.777	4.500	103.936	103.936	103.936	5.125	104.428	104.428	104.428	5.125	104.428	104.428	104.428	4.500	103.504	103.504	103.504
5.250	99.578	99.578	99.578	4.625	104.064	104.064	104.064	5.250	104.073	104.073	104.073	5.250	104.073	104.073	104.073	4.625	103.120	103.120	103.120
5.375	100.678	100.678	100.678	4.750	104.715	104.715	104.715	5.375	105.325	105.325	105.325	5.375	105.325	105.325	105.325	4.750	103.217	103.217	103.217
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	103.494	103.494	103.494	2.750	103.744	103.744	103.744	2.750	101.000	101.000	101.000	2.750	103.000	103.000	103.000	2.750	103.250	103.250	103.250
2.875	101.808	101.808	101.808	2.875	101.808	101.808	101.808	2.875	101.314	101.314	101.314	2.875	101.314	101.314	101.314	2.875	101.314	101.314	101.314
2.990	101.940	101.940	101.940	2.990	101.940	101.940	101.940	2.990	101.446	101.446	101.446	2.990	101.446	101.446	101.446	2.990	101.446	101.446	101.446
3.000	102.040	102.040	102.040	3.000	102.040	102.040	102.040	3.000	101.546	101.546	101.546	3.000	101.546	101.546	101.546	3.000	101.546	101.546	101.546
3.125	101.989	101.989	101.989	3.125	101.989	101.989	101.989	3.125	101.026	101.026	101.026	3.125	101.026	101.026	101.026	3.125	101.026	101.026	101.026
3.250	102.196	102.196	102.196	3.250	102.196	102.196	102.196	3.250	101.233	101.233	101.233	3.250	101.233	101.233	101.233	3.250	101.233	101.233	101.233
3.375	102.493	102.493	102.493	3.375	102.493	102.493	102.493	3.375	101.530	101.530	101.530	3.375	101.530	101.530	101.530	3.375	101.530	101.530	101.530
3.500	102.667	102.667	102.667	3.500	102.667	102.667	102.667	3.500	101.704	101.704	101.704	3.500	101.704	101.704	101.704	3.500	101.704	101.704	101.704
3.625	102.396	102.396	102.396	3.625	102.396	102.396	102.396	3.625	100.930	100.930	100.930	3.625	100.930	100.930	100.930	3.625	100.930	100.930	100.930
3.750	102.694	102.694	102.694	3.750	102.694	102.694	102.694	3.750	101.228	101.2									



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/23/2020

45 Day Lock Exp.:

10/8/2020

60 Day Lock Exp.:

10/23/2020

W. Rate Sheet Dated: 8/24/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.448	100.448	100.448	2.750	100.546	100.546	100.546	2.750	101.473	101.473	101.473	2.750	99.154	99.154	99.154	2.750	100.648	100.648	100.648
2.875	101.055	101.055	101.055	2.875	101.109	101.109	101.109	2.875	101.788	101.788	101.788	2.875	99.761	99.761	99.761	2.875	100.963	100.963	100.963
2.990	101.431	101.431	101.431	2.990	101.467	101.467	101.467	2.990	101.917	101.917	101.917	2.990	100.137	100.137	100.137	2.990	101.092	101.092	101.092
3.000	101.531	101.531	101.531	3.000	101.567	101.567	101.567	3.000	102.017	102.017	102.017	3.000	100.237	100.237	100.237	3.000	101.192	101.192	101.192
3.125	101.775	101.775	101.775	3.125	101.874	101.874	101.874	3.125	101.982	101.982	101.982	3.125	100.481	100.481	100.481	3.125	100.719	100.719	100.719
3.250	102.238	102.238	102.238	3.250	102.365	102.365	102.365	3.250	102.191	102.191	102.191	3.250	100.350	100.350	100.350	3.250	100.928	100.928	100.928
3.375	102.696	102.696	102.696	3.375	102.791	102.791	102.791	3.375	102.489	102.489	102.489	3.375	100.808	100.808	100.808	3.375	101.226	101.226	101.226
3.500	103.024	103.024	103.024	3.500	103.126	103.126	103.126	3.500	102.663	102.663	102.663	3.500	101.136	101.136	101.136	3.500	101.400	101.400	101.400
3.625	103.246	103.246	103.246	3.625	103.397	103.397	103.397	3.625	102.333	102.333	102.333	3.625	101.358	101.358	101.358	3.625	100.572	100.572	100.572
3.750	102.380	102.380	102.380	3.750	102.401	102.401	102.401	3.750	102.631	102.631	102.631	3.750	99.648	99.648	99.648	3.750	100.870	100.870	100.870
3.875	102.739	102.739	102.739	3.875	102.775	102.775	102.775	3.875	102.772	102.772	102.772	3.875	100.007	100.007	100.007	3.875	101.011	101.011	101.011
3.990	102.912	102.912	102.912	3.990	102.996	102.996	102.996	3.990	102.978	102.978	102.978	3.990	100.180	100.180	100.180	3.990	101.217	101.217	101.217
4.000	103.012	103.012	103.012	4.000	103.096	103.096	103.096	4.000	103.078	103.078	103.078	4.000	100.280	100.280	100.280	4.000	101.317	101.317	101.317
4.125	103.174	103.174	103.174	4.125	103.275	103.275	103.275	4.125	103.007	103.007	103.007	4.125	100.442	100.442	100.442	4.125	100.744	100.744	100.744
4.250	103.124	103.124	103.124	4.250	103.625	103.625	103.625	4.250	103.207	103.207	103.207	4.250	99.425	99.425	99.425	4.250	100.944	100.944	100.944
4.375	103.411	103.411	103.411	4.375	103.822	103.822	103.822	4.375	103.424	103.424	103.424	4.375	99.712	99.712	99.712	4.375	101.161	101.161	101.161
4.500	103.677	103.677	103.677	4.500	103.989	103.989	103.989	4.500	103.569	103.569	103.569	4.500	99.978	99.978	99.978	4.500	101.306	101.306	101.306
4.625	103.796	103.796	103.796	4.625	104.117	104.117	104.117	4.625	103.087	103.087	103.087	4.625	100.097	100.097	100.097	4.625	98.855	98.855	98.855
4.750	104.052	104.052	104.052	4.750	104.792	104.792	104.792	4.750	103.184	103.184	103.184	4.750	99.977	99.977	99.977	4.750	100.141	100.141	100.141

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	-0.500
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/23/2020

45 Day Lock Exp.:

10/8/2020

60 Day Lock Exp.:

10/23/2020

W. Rate Sheet Dated: 8/24/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)